

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Joseph C. KAWAN)	
)	Art Unit: 3694
Application No.: 09/238,995)	
)	Examiner: Daniel S. FELTEN
Filed: January 28, 1999)	
)	
Title: METHOD AND SYSTEM OF)	
CONTACTLESS INTERFACING FOR)	
SMART CARD BANKING)	
)	

RESPONSE TO FINAL OFFICE ACTION UNDER 37 C.F.R. § 1.116

FILED ELECTRONICALLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 31, 2007, setting a period for response to expire on January 31, 2008, the undersigned respectfully requests review and consideration of the remarks/arguments presented below.

Amendments to the Claims. No claim amendments are presented in this paper. The claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.